

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN (MARQUETTE)**

In re:
ALAN S. KAKUK
TAMMANY C. KAKUK
Debtor(s)

Case No: 12-90390
Chapter: 7
Hon. Scott W. Dales

**ORDER GRANTING RELIEF FROM AUTOMATIC STAY (REAL PROPERTY) AND
WAIVING THE PROVISION OF FRBP §4001(a)(3)**

Movant, Bank of America, N.A. by and through its attorneys, Randall S. Miller & Associates, P.C., having filed a Motion for Relief from the Automatic Stay with respect to the property located at 1514 10TH AVE, MENOMINEE, MI 49858; and the Court being in receipt of the Motion; and the Court being fully advised in the premises:

IT IS HEREBY ORDERED that the Automatic Stay is hereby terminated as to Movant, its successors and assigns, with respect to the property located at 1514 10TH AVE, MENOMINEE, MI 49858, more particularly described as:

LOT 1 OF BLOCK 1 OF STEPHENSON`S ADDITION, ACCORDING TO THE
RECORDED PLAT THEREOF, LOCATED IN THE CITY OF MENOMINEE,
COUNTY OF MENOMINEE, STATE OF MICHIGAN.

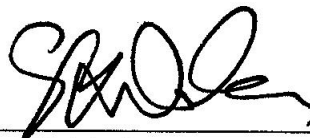
to allow Movant to commence or continue its federal and/or state law rights to the property. In the event Movant deems the property physically abandoned by the debtor(s)/homeowner(s), Movant may also seek to shorten the Michigan post foreclosure statutory redemption period. In the event Movant deems the property physically abandoned by the debtor(s)/homeowner(s)/occupant(s), Movant may also enter onto the property, secure the property and perform any property preservation that Movant deems necessary to avoid waste to the extent permitted by non-bankruptcy law. Movant and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement to the extent permitted by law. The Movant and/or its successors and assigns may contact the Debtors via telephone or written correspondence to offer such an agreement to the extent permitted by non-bankruptcy law.

This Order is effective immediately upon entry by this Court notwithstanding the provision of FRBP §4001(a)(3). This Order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Bankruptcy Code.

IT IS SO ORDERED.

Dated October 16, 2012





Scott W. Dales
United States Bankruptcy Judge